



Order Filed on February 26, 2021  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

**Caption in Compliance with  
D.N.J.LBR 9004-1**

**STEWART LEGAL GROUP, P.L.**

*Formed in the State of Florida*

Gavin N. Stewart, Esq.

*Of Counsel to Bonial & Associates, P.C.*

401 East Jackson Street, Suite 2340

Tampa, FL 33602

Tel: 813-371-1231/Fax: 813-371-1232

E-mail: gavin@stewartlegalgroup.com

*Attorney for Creditor*

In re:

Judith L. Watty-Jones,

Debtor.

Chapter: 13

Case No.: 19-22135-JNP

Hearing Date: March 9, 2021

Judge: Jerrold N. Poslusny, Jr.

**CONSENT ORDER RESOLVING CREDITOR'S CERTIFICATION OF DEFAULT**

The relief set forth on the following pages is hereby **ORDERED**.

**DATED: February 26, 2021**

A handwritten signature in dark ink, appearing to read "Jerrold N. Poslusny, Jr.", is written over a horizontal line.

Honorable Jerrold N. Poslusny, Jr.  
United States Bankruptcy Court

Debtor: Judith L. Watty-Jones  
Case No.: 19-22135-JNP  
Caption of Order: **CONSENT ORDER RESOLVING CERTIFICATION OF  
DEFAULT**

THIS MATTER having been opened to the Court upon the Certification of Default (“COD”) filed by Specialized Loan Servicing LLC as servicing agent for HSBC Bank USA, National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 (“Creditor”), whereas the post-petition arrearage amount was \$5,824.85, as of February 20, 2021, and whereas the Debtor and Creditor seek to resolve the COD, it is hereby **ORDERED**:

1. The automatic stay provided under 11 U.S.C. §362(a) shall remain in effect as to Creditor’s interest in the following property: **10 Hillcrest Drive, Hopewell, New Jersey 08302**. (“Property”) provided that the Debtor complies with the following:

- a. On or before March 5, 2021, the Debtor shall file a modified plan that includes payment in full of the above post-petition arrearage in the amount of \$5,824.95, as well as the remaining pre-petition arrearage and all amounts due on the underlying loan; and
- b. In addition to the above, the Debtor shall resume making the regular monthly payments to Creditor as they become due beginning with the March 1, 2021 payment.

2. All payments due hereunder shall be sent directly to Creditor at the following address: **Specialized Loan Servicing LLC, 6200 S. Quebec Street, Greenwood Village, CO 80111**.

3. The Debtor will be in default under the Consent Order in the event that the Debtor fails to comply with the payment terms and conditions set forth in above Paragraphs and/or if the Debtor fails to make any payment due to Creditor under the Chapter 13 Plan.

4. If the Debtor fails to cure the default within thirty (30) days from the date of default, Creditor may submit an order lifting the automatic stay imposed under 11 U.S.C. § 362(a) and permitting Creditor to exercise any rights under the loan documents with respect to the Property.

5. Creditor is awarded reimbursement of attorney fees and costs in the amount of \$250.00, respectfully to be paid through the Chapter 13 Plan.

**STIPULATED AND AGREED:**

/s/ Moshe Rothenberg  
Moshe Rothenberg, Esq.  
Law Office of Moshe Rothenberg  
880 East Elmer Road  
Vineland, NJ 08360  
*Counsel for Debtor*

/s/ Gavin N. Stewart  
Gavin N. Stewart, Esq.  
Stewart Legal Group, P.L.  
401 East Jackson Street, Suite 2340  
Tampa, FL 33602  
*Counsel for Creditor*

In re:  
Judith L. Watty-Jones  
Debtor

Case No. 19-22135-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1  
Date Rcvd: Feb 26, 2021

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 28, 2021:

Recip ID	Recipient Name and Address
db	+ Judith L. Watty-Jones, PO Box 365, Bridgeton, NJ 08302-0283

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 28, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on February 26, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor HSBC Bank USA National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gavin Stewart	on behalf of Creditor Specialized Loan Servicing LLC as servicing agent for HSBC Bank USA National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1 bk@stewartlegalgroup.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com
Moshe Rothenberg	on behalf of Debtor Judith L. Watty-Jones moshe@mosherothenberg.com alyson@mosherothenberg.com;ajohn880@gmail.com

District/off: 0312-1

User: admin

Page 2 of 2

Date Rcvd: Feb 26, 2021

Form ID: pdf903

Total Noticed: 1

Rebecca Ann Solarz

on behalf of Creditor HSBC Bank USA National Association as Trustee for GSMPS Mortgage Loan Trust 2005-RP1  
rsolarz@kmlawgroup.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7